CLAIMS

[c1]   A method in a computing system for rewarding purchases by a user from merchants among a set of merchants with a savings bond, the savings bond having a maturity value, comprising:

 for each merchant of the set, determining a reward percentage signifying a fraction of the amount of purchases by the user from the merchant to be credited to a reward account established for the user;

 receiving one or more electronic indications that the user has made a purchase from a merchant among the set of merchants, each electronic indication identifying the merchant from which the purchase was made and the amount of the purchase;

 for each received indication, crediting to the reward account established for the user an amount determined by multiplying the amount of the purchase identified by the received indication by the reward percentage determined for the merchant identified by the received indication; and

 when the balance of the reward account established for the user reaches the maturity value of the savings bond, placing an order to purchase the savings bond for the user.

[c2]   The method of claim 1 wherein the savings bond is a Series EE United States savings bond.

[c3]   The method of claim 1 wherein an order is placed by transmitting an electronic indication of the order to an issuer of the savings bond.

[c4] The method of claim 1, further comprising obtaining a mailing address for the user, wherein the placed order specifies that the ordered savings bond be mailed to the mailing address.

[c5] The method of claim 1 wherein the savings bond has an acquisition cost, the method comprising paying the acquisition cost of the savings bond in conjunction with the placed order.

[c6] The method of claim 1 wherein the savings bond has an acquisition cost, the method further comprising, for each received indication, charging the merchant identified by the received indication an amount between (1) $A \times B \times C / D$ and (2) $A \times B$, where A is amount of the purchase identified by the received indication, B is the reward percentage determined for the merchant identified by the received indication, C is the acquisition cost of the ordered savings bond, and D is the maturity value of the ordered savings bond.

[c7] The method of claim 1 wherein the method is performed for each of a plurality of users.

[c8] The method of claim 1, further comprising, after placing the order, reducing the balance of the reward account established for the user by the maturity value of the savings bond.

[c9] The method of claim 1, further comprising providing the balance of the reward account to the user.

[c10] The method of claim 1, further comprising providing the balance of the reward account to the user via the world wide web.

[c11] The method of claim 1, further comprising providing the balance of the reward account to the user via electronic mail.

[c12] The method of claim 1 wherein the placed order to purchase the savings bond for the user purchases the savings bond as a gift from the user to a donee designated by the user.

[c13] The method of claim 1 wherein the reward percentage determined for each merchant of the set is expressed in terms of the maturity value of the savings bond.

[c14] A method for marketing transactions using a reward currency, comprising:

(a) displaying information describing an offered transaction; and

(b) in conjunction with the information describing the offered transaction, displaying an indication of an amount of the reward currency that may be obtained by entering into the transaction, an accumulated amount of the reward currency equal to a known future value of a financial instrument being exchangeable for the financial instrument.

[c15] The method of claim 14, further comprising exchanging the known future value of a financial instrument for the financial instrument.

[c16] The method of claim 14 wherein the displayed information describing a transaction describes a purchase transaction.

[c17] The method of claim 14 wherein the displayed information describing a transaction describes an information provision transaction.

[c18]   The method of claim 17 wherein the described information provision transaction is a survey of information relating to the person entering into the transaction.

[c19]   The method of claim 18 wherein the described information provision transaction is a survey of demographic information relating to the person entering into the transaction.

[c20]   The method of claim 19 wherein the described information provision transaction is a survey of marketing information relating to the person entering into the transaction.

[c21]   The method of claim 14 wherein the displayed information describing a transaction resulting in an ongoing contract.

[c22]   The method of claim 14 wherein the offered transaction may have an amount, and wherein the displayed indication of an amount of reward currency is a percentage of the amount of the offered transaction.

[c23]   The method of claim 14 wherein the displayed indication of an amount of reward currency is an absolute amount of reward currency.

[c24]   The method of claim 14 wherein the reward currency has a name containing the name of a national currency, the method further comprising displaying the name of the reward currency in conjunction with the displayed indication of an amount of reward currency.

[c25]   The method of claim 14 wherein the reward currency has a name containing the word "dollar", the method further comprising displaying the name of

the reward currency in conjunction with the displayed indication of an amount of reward currency.

[c26]   The method of claim 14 wherein the reward currency has a name containing the name of the financial instrument, the method further comprising displaying the name of the reward currency in conjunction with the displayed indication of an amount of reward currency.

[c27]   The method of claim 14 wherein the reward currency has a name containing the word "bond", the method further comprising displaying the name of the reward currency in conjunction with the displayed indication of an amount of reward currency.

[c28]   The method of claim 14 wherein the reward currency has the name "BondDollar", the method further comprising displaying the name of the reward currency in conjunction with the displayed indication of an amount of reward currency.

[c29]   The method of claim 14 wherein the displaying is performed in a physical location of the party offering the transaction.

[c30]   The method of claim 14 wherein the displaying is performed by erecting a non-transitory display.

[c31]   The method of claim 30 wherein the non-transient display is a paper sign.

[c32]   The method of claim 14 wherein the displaying is performed using a video display device.

[c33]   The method of claim 14 wherein the displaying is performed by serving a web page containing the displayed information.

[c34]   The method of claim 33 wherein the served web page is served as part of a website of the party offering the transaction.

[c35]   The method of claim 33 wherein the served web page is served as part of a website of a reward currency program operator.

[c36]   The method of claim 33 wherein transactions offered by multiple parties are marketed by the method, and wherein (a) and (b) are repeated for each of the parties whose transactions are marketed by the method.

[c37]   The method of claim 33 wherein purchase transactions offered by multiple merchants are marketed by the method, and wherein (a) and (b) are repeated for each of the merchants whose purchase transactions are marketed by the method.

[c38]   A computer-readable medium whose contents causes a computer system to market transactions using a reward currency by:

(a)   displaying information describing an offered transaction; and

(b)   in conjunction with the information describing the offered transaction, displaying an indication of an amount of the reward currency that may be obtained by entering into the transaction, an accumulated amount of the reward currency equal to a known future value of a financial instrument being exchangeable for the financial instrument.

[c39]   A method in a computing system for operating a loyalty program, comprising:

monitoring purchases made by each of a plurality of customers from merchants among a limited set of merchants; and

conveying to customers among the plurality, selected based upon their monitored purchases, a financial instrument having a face value and an acquisition cost that is less than the face value.

[c40]   The method of claim 39 wherein the acquisition cost of the conveyed financial instrument is substantially less than the face value of the financial instrument.

[c41]   The method of claim 39 wherein the acquisition cost of the conveyed financial instrument is less than or equal to one-half of the face value of the financial instrument.

[c42]   The method of claim 39 wherein the financial instrument is a bond.

[c43]   The method of claim 39 wherein the financial instrument is a savings bond.

[c44]   The method of claim 39 wherein the financial instrument is a US savings bond.

[c45]   The method of claim 39 wherein the financial instrument is a Series EE US savings bond.

[c46]   The method of claim 39 wherein the financial instrument is a certificate of deposit.

[c47]   The method of claim 39 wherein the financial instrument is whose appreciation in value is exempted from income tax in at least one jurisdiction.

[c48]   The method of claim 39, further comprising:

maintaining, for each of the plurality of customers, a reward currency balance;

for each monitored purchase, augmenting the reward currency balance maintained for the customer who made the purchase; and

each time the reward currency balance maintained for a customer exceeds a threshold amount, selecting the customer for conveyance of a financial instrument.

[c49]   The method of claim 48 wherein the threshold amount is a face value of the financial instrument.

[c50]   The method of claim 48 wherein a reward currency increment is associated with each monitored purchase, and wherein augmenting the reward currency balance maintained for the customer who made the purchase involves adding the reward currency increment associated with the monitored purchase to the reward currency balance maintained for the customer who made the purchase.

[c51]   The method of claim 48, further comprising augmenting the reward currency balance maintained for a distinguished customer when the distinguished customer performs a distinguished action other than making a purchase.

[c52]   The method of claim 51 wherein the distinguished action is completing a customer survey.

[c53]   The method of claim 51 wherein the distinguished action is entering into a service contract.

[c54]   The method of claim 53 wherein the reward currency balance maintained for the distinguished customer is augmented once for entering into a service contract.

[c55]   The method of claim 53 wherein the reward currency balance maintained for the distinguished customer is augmented periodically for entering into a service contract, so long as the service contract remains in force.

[c56]   The method of claim 51 wherein the distinguished action is referring a prospective member of the plurality of users who subsequently joins the plurality of users.

[c57]   The method of claim 51 wherein the distinguished action is referring a prospective member of the plurality of users.

[c58]   The method of claim 57 wherein the reward currency balance maintained for the distinguished customer is augmented to reflect changes to the reward currency balance maintained for the referred user.

[c59]   The method of claim 48, further comprising:

   receiving an instruction from a first user to transfer a specified portion of the reward currency balance maintained for the first customer to a second customer;

   in response to receiving the instruction:

removing the specified portion from the reward currency balance maintained for the first customer; and

adding the specified portion to the reward currency balance maintained for the second customer.

[c60]   A computing system for operating a loyalty program, comprising:

a purchase monitor subsystem that monitors purchases made by each of a plurality of customers from merchants among a limited set of merchants; and

a reward conveyance subsystem that conveys to customers among the plurality, selected based upon their monitored purchases, a financial instrument having a face value and an acquisition cost that is less than the face value.

[c61]   A method in a computing system for operating a purchase reward program, comprising:

monitoring purchases made by each of a plurality of customers from merchants among a limited set of merchants; and

for customers among the plurality selected based upon their monitored purchases, arranging for the physical delivery of a financial instrument to the selected customers as a reward for their monitored purchases.

[c62]   The method of claim 61 wherein arranging for the physical delivery of a financial instrument to a selected customer includes physically conveying the financial instrument to a delivery service for delivery to the selected customer.

[c63]   The method of claim 61 wherein arranging for the physical delivery of a financial instrument to a selected customer includes physically conveying the financial instrument to an address associated with the selected customer.

[c64]   The method of claim 61 wherein arranging for the physical delivery of a financial instrument to a selected customer includes instructing a third party to physically convey the financial instrument to a delivery service for delivery to the selected customer.

[c65]   The method of claim 61, further comprising:

maintaining, for each of the plurality of customers, a reward currency balance;

for each monitored purchase, augmenting the reward currency balance maintained for the customer who made the purchase; and

each time the reward currency balance maintained for a customer exceeds a threshold amount, selecting the customer for conveyance of a financial instrument.

[c66]   The method of claim 65 wherein the threshold amount is a guaranteed future value of the financial instrument.

[c67]   The method of claim 65 wherein a reward currency increment is associated with each monitored purchase, and wherein augmenting the reward currency balance maintained for the customer who made the purchase involves adding the reward currency increment associated with the monitored purchase to the reward currency balance maintained for the customer who made the purchase.

[c68]   The method of claim 65, further comprising augmenting the reward currency balance maintained for a distinguished customer when the distinguished customer performs a distinguished action other than making a purchase.

[c69]   A computer-readable medium whose contents cause a computing system to operate a purchase reward program by:

monitoring purchases made by each of a plurality of customers from merchants among a limited set of merchants; and

for customers among the plurality selected based upon their monitored purchases, arranging for the physical delivery of a financial instrument to the selected customers as a reward for their monitored purchases.

[c70]   A method in a computing system for operating a loyalty program, comprising:

monitoring purchases made by each of a plurality of customers from merchants among a limited set of merchants; and

conveying to customers among the plurality, selected based upon their monitored purchases, a negotiable financial instrument.

[c71]   The method of claim 70 wherein the financial instrument is of a type that enables it to be given as a gift to a third party.

[c72]   The method of claim 70 wherein the financial instrument is of a type that enables it to be sold to a third party.

[c73]   The method of claim 70 wherein the financial instrument is of a type that enables it to be redeemed in exchange for cash.

[c74]   The method of claim 73 wherein the amount of cash for which the financial instrument may be redeemed is guaranteed to increase over time.

[c75]   A computing system for operating a loyalty program, comprising:

a purchase monitor subsystem that monitors purchases made by each of a plurality of customers from merchants among a limited set of merchants; and

a reward conveyance subsystem that conveys to customers among the plurality, selected based upon their monitored purchases, a negotiable financial instrument.

[c76]   A method in a computing system for operating a loyalty program, comprising:

monitoring purchases made by each of a plurality of customers from merchants among a limited set of merchants; and

enlisting a third party to provide to customers among the plurality, selected based upon their monitored purchases, a reward for making the monitored purchases.

[c77]   The method of claim 76 wherein the enlisted third party is a government agency.

[c78]   The method of claim 76 wherein the enlisted third party is a government treasury.

[c79]   The method of claim 76 wherein the enlisted third party is The United States Department of the Treasury.

[c80]   The method of claim 76 wherein the enlisted third party is The United States Bureau of the Public Debt.

[c81]   The method of claim 76 wherein the enlisted third party is The United States Federal Reserve System.

[c82]   A computer-readable medium whose contents causes a computer system to operate a loyalty program by:

        monitoring purchases made by each of a plurality of customers from merchants among a limited set of merchants; and

        enlisting a third party to provide to customers among the plurality, selected based upon their monitored purchases, a reward for making the monitored purchases

[c83]   One or more computer memories collectively containing a merchant reward percentage data structure, the contents of the data structure indicating, for each of a plurality of merchants, the percentage of the amount of a purchase from the merchant that the merchant agrees to credit to a reward account of the purchaser, credits to purchaser reward accounts totaling a known future value of a financial instrument being exchangeable for the financial instrument.

[c84]   One or more computer memories collectively containing a reward program member balance data structure indicating, for each of a plurality of reward program members, a reward currency balance, each reward currency balance being expressed in units such that a reward currency balance equal to the face value of a selected type of savings bond may be exchanged for a savings bond of the selected type.

[c85]   A method in a client computer system for displaying a web page of a merchant that is affiliated with a loyalty program, comprising:

receiving information from one or more external sources; and

using the received information to display a web page of the merchant in such a way that information about the loyalty program is incorporated in the display of the web page.

[c86]   The method of claim 85 wherein the incorporated information about the loyalty program includes an indication that the merchant is affiliated with the loyalty program.

[c87]   The method of claim 85 wherein a user of the client computer system is a member of the loyalty program, and wherein this member of the loyalty program has a loyalty program reward balance, and wherein the incorporated information about the loyalty program includes an indication of the loyalty program reward balance for the member.

[c88]   The method of claim 87 wherein the indication of the loyalty program reward balance for the member is displayed in terms of a future value of a reward financial instrument for which the loyalty program reward balance may be exchanged when the loyalty program reward balance grows large enough.

[c89]   The method of claim 85 wherein the information is received from an external source associated with the merchant, who incorporates the information about the loyalty program with the web page.

[c90]   The method of claim 85 wherein the information is received from an external source associated with an operator of the loyalty program, who incorporates the information about the loyalty program with the web page.

[c91]   The method of claim 85 wherein the information is received from external source associated with both the merchant and an operator of the loyalty program.

[c92]   The method of claim 85 wherein the receiving comprises:

receiving information comprising the web page from the merchant, the information comprising the web page including a link to the information about the loyalty program; and

dereferencing the received link to retrieve the information about the loyalty program from an operator of the loyalty program.

[c93]   The method of claim 92 wherein a user of the client computer system is a member of the loyalty program, and wherein this member of the loyalty program has a loyalty program reward balance, and wherein the dereferencing comprises using a member identifier stored for the member on the client computer system to request the loyalty program reward balance for the member from an operator of the loyalty program.